



News Release

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS

FOR IMMEDIATE RELEASE

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NAIC and SC Insurance Department to Host National Health Insurance Symposium

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COLUMBIA, SC (August 15, 2003)- With health care costs and the availability of health insurance continuing as major concerns of the American public, states throughout the country are attempting to identify strategies to address these problems. To help assess the situation, the South Carolina Department of Insurance and the National Association of Insurance Commissioners (NAIC) are hosting a three-day meeting entitled *The Health Insurance Symposium*, August 24-26, 2003 at the Charleston Place Hotel in Charleston, SC.

The symposium should be of keen interest to insurers, regulators, agents, health insurance policy experts, trade association staff, legislators and anyone interested in the health insurance industry or health insurance policy. It follows and supplements the recently held *Insurance Regulation and Cost Containment Conference* hosted by the NAIC in Chicago.

Recent statistics bear out the widespread nature of concern surrounding health care coverage. According to the Henry J. Kaiser Family Foundation *Health Poll Report*, over one third (35 percent) of people surveyed listed health care costs, and 17 percent (or nearly two in 10), listed issues related to access of health care as the two most important health care issues for the government to address. *The Health Poll Report* also found that most Americans agree that all citizens should have access to health care. Almost two-thirds of those polled agree that the federal government should guarantee health insurance coverage for all Americans.

Speakers from around the country will attend, including representatives from: Georgetown University, The Health Insurance Institute of America, the American Association of Health Plans, state insurance regulators, The Council for Affordable Health Insurance, The Moore School of Business, The University of South Carolina, health insurance companies, The Center for Consumer Driven Healthcare, National Association of Health Underwriters, ComuniCare, National Independent Agents Association, The Robert Wood Johnson Foundation, The Henry J. Kaiser Family Foundation, The National Conference of Insurance Legislators, members from the United States House of Representatives and the South Carolina General Assembly.

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Topics include an overview of health insurance markets and the cost drivers associated with health insurance. The symposium also will include discussions concerning the uninsured in America and what mechanisms and solutions are available to expand health insurance.

Health insurance in the United States currently is based on a federally subsidized program of employer-based coverage. By 2000, nearly two-thirds of non-elderly Americans received health insurance as a benefit from their employers. The employers in turn receive a tax break for offering these benefits, as do the employees that pay their share of the premium with before-tax dollars. Two-thirds of the non-elderly population receives financial assistance from the government to help with their costs for health care, while 44 million Americans do not, according to 2000 data.

For more information on the symposium or to register, please contact the NAIC Meetings Department at 816-783-8100 or visit the South Carolina Department of Insurance website, <http://www.doi.state.sc.us/> for information and related links

About the NAIC

Headquartered in Kansas City, Mo., the National Association of Insurance Commissioners (NAIC) is a voluntary organization of the chief insurance regulatory officials of the 50 states, the District of Columbia and four U.S. territories. The association's overriding objective is to protect consumers and help maintain the financial stability of the insurance industry by offering financial, actuarial, legal, computer, research, market conduct and economic expertise. Formed in 1871, it is the oldest association of state officials. For more information, visit NAIC on the Web at www.naic.org/pressroom.

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